

Title (en)

SYSTEM AND METHOD FOR ESTABLISHING OR MODIFYING AN ACCOUNT WITH USER SELECTABLE TERMS

Title (de)

SYSTEM UND VERFAHREN ZUM ERSTELLEN ODER MODIFIZIEREN EINES KONTOS MIT BENUTZERWÄHLBAREN BEDINGUNGEN

Title (fr)

SYSTEME ET PROCEDE POUR ETABLIR OU MODIFIER UN COMPTE AVEC DES TERMES SELECTIONNABLES PAR L'UTILISATEUR

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Application

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Priority

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Abstract (en)

[origin: WO03038561A2] The present invention relates to methods for allowing an account holder to easily customize the terms of an account such as a loan account, an asset account, a mortgage account, an insurance account, or a brokerage account. Exemplary embodiments of the invention allow the user to specify various preferred terms such as cost (e.g., APR and annual fee), rewards programs, card design, affiliates, credit line, and payment due date, among others. The financial service provider issuing the account, e.g., the issuing bank, may make the various available terms for the account easily accessible to the user, for example through an internet website or an automated phone system, enabling the user to easily specify his or her preferences. The customization methods may be applied to the process of opening a new account or customizing an existing account. The customization methods may dynamically update the available terms as the user begins to select his or her desired terms.

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